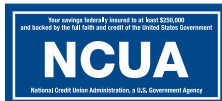


601 Willard Drive
P.O. Box 28500
Green Bay, WI 54324-0500

Main Office: (920) 499-2831 • (877) 373-4023
Marinette Office: (715) 732-4051



community corner



*By working together ...
we truly do make a difference!*

Due to the COVID-19 pandemic, PCM has canceled or postponed all events planned for this Spring. Please watch for further updates on our website at www.pcmcu.org.



"None of us is as smart as all of us."

— Ken Blanchard

Your credit union prides itself on being a digital credit union. The forward thinking and strategic planning of our Board of Directors and Leaders is impressive and here's why. PCM Credit Union is positioned financially to weather a storm like the COVID-19 virus. The leaders have also made it a priority to invest in digital platforms for the future and maintain a business model of lean staffing with longevity promoting a sustainable and profitable business model.

PCM Credit Union has 49 employees with an average length of service of 15 years. After the announcement of the COVID-19 virus and the necessary quarantining, the Leaders of PCM Credit Union made the decision to protect the staff, their families and the PCM CU Business by moving 85% of the staff and department teams remote within a 2-week time period. The first to move were the 9-Lenders, followed by executives, the marketing team, operations, accounting, fraud team, half of the member service team, loan processing and Information Technology Team. We would like to show-case the Information Technology team, which consists of **Tony Rosendaul**, our IT Director and his assistant, **Marie Williquette**. This duo championed the entire movement of PCM Credit Union to remote access in an extremely short time period and continues to follow-up and support the business model very efficiently.

PCM Credit Union is an organization that will continue to focus on the member's Financial Success, Lending; and being a fast-leader in technology with security and electronic services. Please note that with the high-tech of our digital platforms, we will not lose sight of our high-touch "People Caring More" culture. During this difficult time with the COVID-19 Virus and the impacts on our economy and its families, please embrace your PCM Credit Union as a strong, positive, constant in your life. We want you to lean on us and please take advantage of controlling your finances 24/7 through our Virtual Branch and Mobile Banking. It is uncertain how long the COVID-19 virus will continue to impact our communities, but rest assured, PCM Credit Union will remain relevant and viable for generations to come. We love and care about each and everyone of you. Please share PCM Credit Union with a family member or a co-worker, as the greatest compliment is a referral. Keep calm, kind and stay healthy because we are **#pcmSTRONG!**



Investing In You ...
Growing *Together*

MEMBER NEWS

SPRING 2020

inside

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OFFICE UPDATES

Current Hours - During the COVID-19 pandemic, our lobby areas at the Green Bay, Marinette and PCM's satellite branch in the CONNECT, powered by American Family Insurance facility will be closed until further notice. Our Drive-Up facilities remain open. However the Drive-Up hours at the Marinette Branch Office have been adjusted to **9:00am-5:15pm**. Please reference PCM's website at www.pcmcu.org for further updates.

Holiday Hours: PCMCU will be closed
May 25th and July 4th



Follow PCMCU on Facebook
together we can make a difference!
@pcmcreditunion

Major Mortgage Modification Program Introduced!

Message from PCMCU President, Dan Wollin

The largest expense in most home-owning family's budget is their mortgage payment. PCM has a money saving plan for all 1500+ members who have their home loan serviced at the credit union.

Through simple loan modification and rate reduction agreements, which may be completed by email, you can have your interest rate lowered to 3.49%APR* AND have your payment lowered to interest-only status for the next nine months! Less interest paid and a lower payment is a Big Win! Plus, there are No fees to take advantage of this offer!

During this time of uncertainty, having the option of not being required to pay down principle on your loan is significant. The typical family can reduce their housing expense by an average of \$300 to over \$1000 per month. Those savings can be used to help out other critical worries like transportation costs, utilities, child care, credit card payments, food, and building emergency savings.

You do not have to demonstrate a hardship to obtain these benefits. All members who pay their home loan to PCM Credit Union qualify. We truly appreciate your loyalty and support and it's time to demonstrate our appreciation with this unique program that to our knowledge, no other financial is doing. It's all about people caring more.

If you're thinking, "this is the best news in weeks!", we'd have to say, "we're so happy to have this opportunity to do our part and HELP".

If you wish to take advantage of this offer, we ask that you please email mod9@pcmcu.org or call (920) 593-2772 and provide your name and phone number in your response. This will then place you in queue for assistance and our team will respond in the order the inquiries are received. We thank you for your patience as we process each request

*APR=Annual Percentage Rate. Interest-only offer available April 16 - June 30, 2020. New interest-only loan payment calculated at 3.49% is \$2.91 per \$1000. Certain restrictions may apply. Due to increased call volume we ask that you please contact the designated team for modification/rate reduction details at (920) 593-2772, and not your original mortgage lender, as they are currently handling all new mortgage inquiries. We appreciate your understanding.

Online Account Opening Now Available

We're thrilled to announce this new online service that allows you to share the incredibly unique benefits of PCM membership with your family and co-workers*, giving them easy accessibility to join the PCM Family. It's simple, safe and secure and available through the Apply for Membership link on our PCM homepage.

An added feature for existing PCM members is that you may now open an additional savings account through your Virtual Branch access. Simply click on the Self Service tab in VB and click Open Additional Account. This will allow you to open another savings or new checking if you don't already have a checking account on your existing account.

This is a great new service allowing us to share the benefits and amazing opportunities of credit union membership! Share with those who are important to YOU!

*Please view PCMCU's (Select Employee Group) SEG List to learn of membership eligibility. This company partner list if available at www.pcmcu.org, click on the "Our Story", then "Who Can Join" tab.



A Spectrum of Opportunities

PCMCU's 62nd Annual Meeting provided a wonderful forum for the 415 members, guests and friends to gather together and learn of the outstanding highlights we achieved in 2019, as well as the efforts we will put forth as we expand on the new opportunities in 2020.

This special meeting was held just prior to the announcement by our state government to restrict gatherings of 50 or more due to the Coronavirus, so we feel very fortunate to have had that opportunity to celebrate together and enjoy our special PCM family.

PCM President, Dan Wollin also shared at this meeting, that for the last 31 years it has been an honor for him to tell the PCM Story. A story that remains to be unique, true and more valued through the years. You may read Dan's full report, plus have access to PCMCU's 2019 Annual Report, by visiting our website at www.pcmcu.org, and selecting the "Our Story" tab, and then clicking "PCMCU Story".

We wish to also express our gratitude to our dedicated staff and the outstanding volunteer, member-elected board of directors for their constant support and guidance.

On behalf of our Directors: Jim Zittlow, Chair; Marlis Klimek, Vice Chair; Joan Eick, Treasurer; Karen Sylvester, Secretary; and our Directors Jerry Kuschel, Jeff Burich, and Deb Barlament... We Thank YOU!

DSW CASH PRIZE WINNER

Donald W.

The announcement of the BIG CASH winner of PCM's Dream. Save. WIN! prize-linked savings program was also shared that evening. Lucky PCM member, Donald Wahl won \$1000, and although he wasn't present at the meeting, he was quite surprised to receive this news. PCM's next big winner of \$1000 will be on Credit Union Day, October 15, 2020, but that doesn't mean you have to wait to win CASH. Each month outside of March and October there is a new \$300 DSW winner selected. So, if you haven't signed up for a Dream. Save. WIN! savings account, don't miss the opportunity to start one today!



New CardValet® App

Watch for the new version of the CardValet app to be released in May, complete with new enhancements to serve you! CardValet is the mobile app that lets you control debit and credit card usage and spending on the go! It also serves as a fraud mitigation tool, keeping you informed when your card is used, potentially alerting you of fraudulent activity!

**Card
Valet**

Upgrading to the new CardValet app will be seamless. Simply log in with your same user credentials and all previously registered cards, alerts and controls will be available. Watch for complete details at www.pcmcu.org/card-security.

GreenPath
financial wellness

PCMCU also partners with **GreenPath Financial Wellness**. GreenPath offers a wide array of financial support and resources, most recently including valuable information related to the current pandemic, which can be found online at www.greenpath.com. As a member of PCMCU you have access to this resource at any time. GreenPath Financial Wellness also has Certified Financial Counselors ready to take your call at **877.337.3399**.

Happy Retirement Patti!

A special Thank YOU to **Patti Pasono** for her 16 years of service in running the PCM branch located in the CONNECT, powered by American Family, facility.

Patti has decided to retire to spend more time with her husband Mike and assist with caring for their grandchildren. May you enjoy the next chapter of your life - We sure have appreciated your dedication to our CONNECT-PCMCU member-owners and we wish you well!



PCMCU Scholarship Winners

We wish to thank all of the participants in this year's essay contest, as they did an outstanding job sharing their dreams with us!

Congratulations to the three recipients of PCMCU's \$1000 scholarship.



Katherine S. Tara K. Samantha V.



pcm FRAUD NEWS

Be on alert for Coronavirus Stimulus Scams Based on information shared by the Better Business Bureau (BBB), PCMCU wishes to advise you and your family to be on alert to scams related to the Coronavirus, most recently in response to the federal stimulus package. Fraudsters have put into play a variety of scams involving the release of stimulus checks to consumers.

Be cautious of scams being circulated by:

- Text messages
- Social media messages and deceiving posts
- Phone calls
- Email

Please understand that Government agencies will not communicate via social media platforms, such as Facebook, or text messaging, and you should never pay a fee or give out personal information to receive this grant.

One particular Facebook scam is targeting users announcing they can receive special grant money to pay for their medical bills. From the post they are redirected to a fake website that appears to be a government site asking for their Social Security Number.

This isn't the only fraudulent activity occurring in regards to the stimulus. You must also be aware of the claim that individuals may qualify for additional funds, or when you are asked to provide payment for a so-called processing fee to receive the stimulus. Scammers are also looking for the opportunity to create counterfeit checks, similar to past attempts made during disaster assistance efforts.

Be Careful, Be Cautious, Be Safe!

Suddenly Find Yourself...

• Struggling Financially?

We are here to Help You...

- Jackie Brooks, Financial Officer • 920.593.2227 • jbrooks@pcmku.org
- Lesley Enz, Asst. Vice President • 920.593.2223 • lenz@pcmku.org
- Jen Elias, Payment Solutions Specialist • 920.593.2765 • jelias@pcmku.org

• Filing for Unemployment?

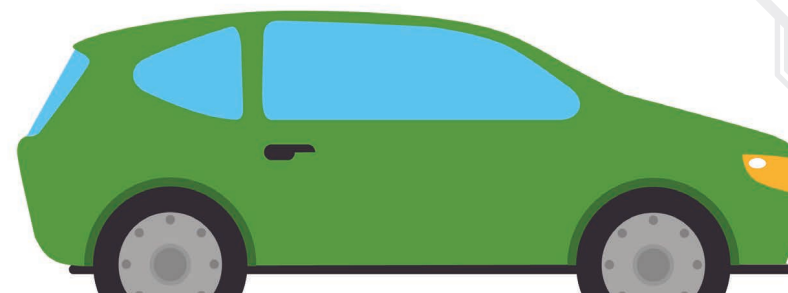
- If you're in need of PCMCU's Routing Number, it is 275977858

• Dealing with cancelled travel plans?

- We advise members to review the Refund Policy with the airlines, hotels, and specific events that were scheduled but now may be cancelled, or perhaps that type of travel is no longer allowed.
- If you wish to view your payment history to verify proof of payment with either PCM debit or credit card, you may access this information online on your eStatement for your debit card transactions and your credit card statement, which are available in Virtual Branch.

FSBO: for sale by owner

If you're thinking of selling your vehicle, we ask that you please notify PCM prior to the sale, so we may order the paper title and have it available at the credit union. This process has recently changed, and more documents are being converting to electronic only.



Direct Dial Numbers

Member Services Green Bay	(920) 593-2200
Member Services Marinette	(715) 732-4051
eServices	(920) 593-2201
Debit Cards	(920) 593-2202
Loan Officers Green Bay	(920) 593-2203
Loan Officers Marinette	(715) 732-4001
Credit Cards	(920) 593-2204
Escrow	(920) 593-2205
Loan Services	(920) 593-2206

